UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

William H. Oliver, Jr., Esq. OLIVER & LEGG, LLC 2240 Highway 33, Suite 112 Neptune, New Jersey 07753 732-988-1500 Attorney for Debtor(s) courtdocs@oliverandlegg.com

In Re:

Wilber U. Mallory, Jr. Kim L. Mallory,

Debtors

Case No.: 18-23307

Chapter: 13

Hearing Date: 01/19/22

Judge: CMG

CERTIFICATION OF DEBTORS

We, Wilber U. Mallory, Jr. and Kim L. Mallory, are the debtors in the above-captioned matter, and submit this Certification in support of Motion to Allow Debtor to Apply for Loss Mitigation, filed by me, by and through undersigned counsel, on 12/13/21.

- 1. The purpose of my Chapter 13 plan was to obtain a loan modification.
- 2. My lender for my mortgage has transferred to Planet Home Lending, LLC.
- 3. We believe we are good candidates to qualify for a loan modification through our new mortgage company. We believe we have sufficient income to qualify as well.
- 4. We certify under penalty of perjury that the above is true.

Dated: 12/13/21

Dated: 12/13/21

WILBER U. MALLORY, JR.

KIM L. MALLØRY